Table 3: 1990
Insurance Losses, Collision Coverages
1990 Models - Vans, Pickups, and Utility Vehicles

Make	Series	Total Exposure (Insured Vehicle Years)	Relative Claim Frequency	Relative Average Loss Payment Per Claim	Relative Average Loss Payment Per Insured Vehicle Year
		VANS			
All Vans		25,902	88	65	57
Chevrolet	Astro Cargo Van	3,089	88	42	37
GMC	Vandura (3/4T)	1,921	89	49	44
Ford	E-150 Econoline (1/2-3/4T)	4,759	89	58	52
Chevrolet	Chevy Van (3/4T)	6,167	86	66	57
Dodge	B150 Cargo Van	1,678	77	76	59
Ford	E-250 Econoline (3/4T)	1,112	92	72	67
Dodge	B250 Cargo Van	3,059	81	87	70
		PICKUPS			
Small Pickups		101,290	95	98	93
Chevrolet	S10 Extended Cab	1,459	68	91	62
Mazda	B Series Cab Plus	2,324	99	64	64
Dodge	Dakota Club	3,184	86	75	65
Dodge	Dakota (1/2T)	3,518	81	82	66
Ford	Ranger Super Cab 4x4	3,129	70	100	70
Ford	Ranger Super Cab	6,948	85	83	70
Nissan	King Cab 4x4	1,205	95	89	84
Toyota	Xtra Cab 4x4	4,092	71	119	85
Dodge	D150 (1/2T)	2,681	87	105	91
Nissan	King Cab	2,315	102	90	92
Chevrolet	T10 4x4	1,039	86	107	92
Chevrolet	T10 Extended Cab 4x4	1,316	76	122	93
Chevrolet	S10	10,173	101	93	93
GMC	S15	2,102	97	96	93
Toyota	Xtra Cab	2,723	106	89	94
Nissan	Standard Bed 4x4	1,296	105	92	97
Ford	Ranger	20,144	91	106	97
Mitsubishi	Standard Bed	2,701	110	93	103
Nissan	Standard Bed	7,553	110	98	108
Mazda	B Series Standard Bed	3,128	115	94	108
Toyota	Standard Bed 4x4	3,505	91	120	109
Ford	Ranger 4x4	2,222	87	128	112

Table 3: 1990 (cont'd)
Insurance Losses, Collision Coverages
1990 Models - Vans, Pickups, and Utility Vehicles

Make	Series	Total Exposure (Insured Vehicle Years)	Relative Claim Frequency	Relative Average Loss Payment Per Claim	Relative Average Loss Payment Per Insured Vehicle Year
		PICKUPS (cont'd)			
Toyota	Standard Bed	4,666	126	102	129
Isuzu	Standard Bed	2,562	130	109	141
Standard Pickups		112,347	73	94	69
Ford	F-250 Super Cab	2,330	66	64	43
Chevrolet	10 Extended Cab (1/2T) 4x4	3,071	68	66	45
GMC	1500 Extended Cab 4x4	1,027	66	67	45
Ford	F-250 (3/4T)	2,203	67	76	51
Chevrolet	2500 Series (3/4T) 4x4	2,016	74	70	51
Ford	F-150 Super Cab	6,424	72	78	56
GMC	1500 Extended Cab	1,920	58	98	57
Ford	F-150 Super Cab 4x4	2,454	77	81	62
Chevrolet	10 Extended Cab (1/2T)	6,692	76	83	63
Chevrolet	2500 Series (3/4T)	1,099	74	89	66
Chevrolet	20 Extended Cab (3/4T) 4x4	1,380	91	74	67
Ford	F-150 (1/2-3/4T)	19,173	72	94	68
Ford	F-150 (1/2-3/4T) 4x4	10,287	69	98	67
Dodge	W150 (1/2T) 4x4	1,033	76	88	68
Ford	F-250 (3/4T) 4x4	4,342	58	116	68
GMC	1500 Series (1/2T) 4x4	2,822	71	99	70
Dodge	D250 (3/4T)	1,084	83	86	72
Ford	F-250 Super Cab 4x4	2,448	65	111	72
GMC	1500 Series (1/2T)	5,097	74	100	74
Chevrolet	1500 Series (1/2T) 4x4	10,766	68	111	75
Chevrolet	1500 Series (1/2T)	18,529	79	104	82
Dodge	W250 (3/4T) 4x4	1,539	90	93	84
Dodge	Dakota (1/2T) 4x4	1,295	89	105	94
		UTILITY VEHICLES			
Small Utility Vehicles		25,452	80	111	89
Ford	Bronco II 4x4	7,139	66	104	69
Jeep	Wrangler	6,689	71	106	75
Ford	Bronco II	5,046	73	139	102
Chevrolet	Tracker 4x4	4,001	112	120	133

Table 3: 1990 (cont'd)
Insurance Losses, Collision Coverages
1990 Models - Vans, Pickups, and Utility Vehicles

Make	Series	Total Exposure (Insured Vehicle Years)	Relative Claim Frequency	Relative Average Loss Payment Per Claim	Relative Average Loss Payment Per Insured Vehicle Year
		UTILITY VEHICLES (cont'd)			
Intermediate Utility Vehicles		71,563	85	113	96
Ford	Bronco	6,954	69	93	64
Jeep	Cherokee 4D	1,875	71	100	71
Isuzu	Trooper 4D 4x4	4,610	86	86	74
Chevrolet	S10 Blazer	3,933	79	108	85
GMC	S15 Jimmy	1,036	77	115	88
Jeep	Cherokee 2D 4x4	2,850	75	117	88
Jeep	Cherokee 4D 4x4	14,286	75	118	88
Toyota	4Runner 4D Wagon	1,450	92	98	90
Chevrolet	T10 Blazer 4x4	8,973	98	96	94
GMC	T15 Jimmy 4x4	2,541	99	97	96
Mitsubishi	Montero 4D 4x4	1,899	89	111	98
Chevrolet	K10 Blazer (1/2T)	2,093	76	137	103
Nissan	Pathfinder 4D 4x4	1,618	95	117	111
Toyota	4Runner 4D Wagon 4x4	12,135	99	128	127
Large Utility Vehicles		8,756	76	79	60
Chevrolet	Suburban (1/2T) 4x4	2,293	65	68	45
Chevrolet	Suburban (1/2T)	2,872	83	67	55
GMC	Suburban (1/2T)	1,237	80	76	60

Results are standarized to the distribution:

Deductible	Youthful Operator	No Youthful Operator
≤$200	5%	50%
>$200	5%	40%

Series are ranked within group and subgroup by ascending average loss payment per insured vehicle year. Series with less than 1,000 insured vehicle years of exposure are not summarized.

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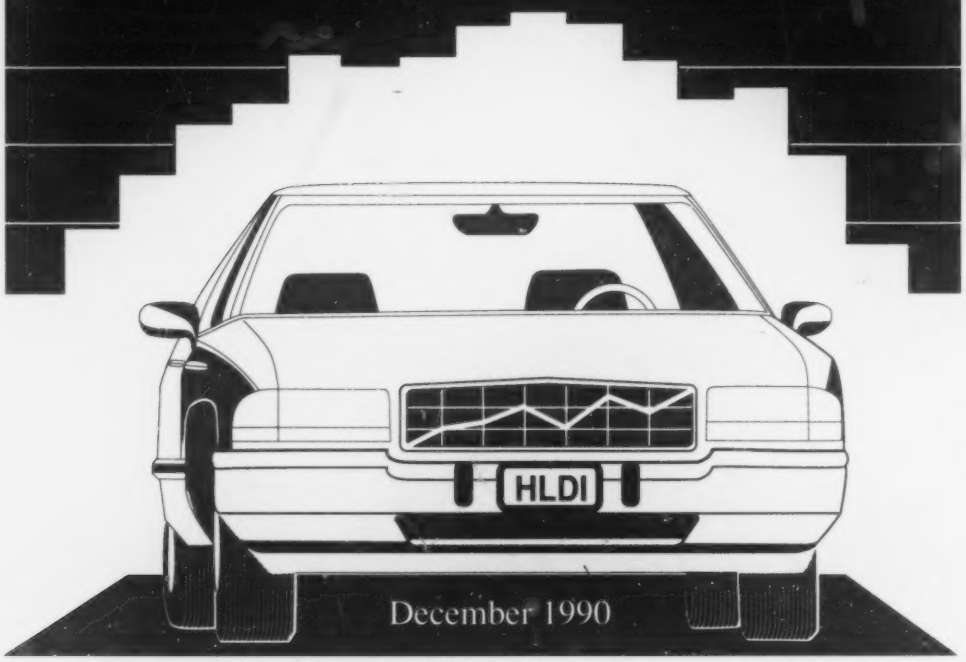

December 1990

1989 Models: Two Year Results

HIGHWAY LOSS DATA INSTITUTE

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Highlights

1989 Passenger Cars

	Best Results *			Worst Results *		
	Make & Series	**Size**		**Make & Series**	**Size**	
Average Loss Payment per Insured Vehicle Year (100 = $208)	Chevrolet Astro Van	L	53	Porsche 944 Coupe	S	289
	Plymouth Grand Voyager	L	54	Plymouth Conquest	S	286
	Dodge Caravan	L	56	BMW 735/750 iL	L	258
	Chevrolet Caprice - 4Dr.	L	57	BMW 325i - 2Dr.	M	222
	GMC Safari Van	L	57	BMW 735i	L	215
Claim Frequency (100 = 9.4)	Porsche 911 Targa/Cabr.	S	41	Plymouth Conquest	S	198
	Mercedes 560SL	S	55	Isuzu Impulse	S	164
	Chrysler 5th Avenue	L	65	Eagle Medallion	M	151
	Dodge Colt Vista 4WD	M	66	Subaru XT Coupe	S	150
	Dodge Dynasty	M	67	Honda Civic CRX	S	149
Average Loss Payment Per Claim (100 = $2,213)	Chevrolet Astro Van	L	64	Porsche 911 Targa/Cabr.	S	408
	Pontiac Safari S.W.	L	64	Porsche 944 Coupe	S	282
	Plymouth Grand Voyager	L	68	BMW 735/750 iL	L	258
	Mazda RX-7 Conv.	S	68	Mercedes 560SL	S	222
	GMC Safari Van	L	69	Chevrolet Corvette	S	222

* Results are relative - 100 represents the average for all 1989 passenger cars.
Size: S = Small, M = Midsize, L = Large.

- There is a pronounced size relationship, particularly in claim frequency, with smaller cars having higher claim frequencies.
- Sports and Luxury models have the highest average loss payments per claim. Large passenger vans and station wagons have the lowest.
- Although the Porsche 911 Targa/Cabriolet has the lowest claim frequency, its average loss payment per claim at more than four times the all-vehicle average is the highest.

Highlights

1989 Vans, Pickups and Utility Vehicles

	Best Results *		Worst Results *	
Average Loss Payment per Insured Vehicle Year (100 = $208)	Chevrolet Sportvan 3/4T	30	Range Rover	325
	GMC 1500 Extended Cab 4x4	32	Toyota 4Runner Wagon	148
	Ford E-150 Club Wagon	40	Toyota Standard Bed 4x4	141
Claim Frequency (100 = 9.4)	Dodge B150	47	Range Rover	134
	Dodge Ramcharger	56	Toyota 4Runner	125
	Dodge B250	56	Nissan Standard Bed	123
Average Loss Payment Per Claim (100 = $2,213)	Chevrolet Sportvan 3/4T	45	Range Rover	243
	GMC 1500 Extended Cab 4x4	48	GMC Jimmy 1/2T	138
	Ford E-150 Club Wagon	51	Ford Bronco II 4x4	135

* Results are relative - 100 represents the average for all 1989 passenger cars.

- Vans and large utility vehicles have the lowest average loss payments per insured vehicle year; small pickups and small utility vehicles have the highest.
- Small and standard-size pickups have similar average loss payments per claim, but the frequency of collision claims is substantially higher for small pickups.
- The average claim frequencies for small, intermediate, and large utility vehicles are similar, but there are large decreases in the average loss payment per claim with increasing vehicle size.

1989 Models During Their First Year

Table 1 summarizes the 1989 model year passenger cars with the lowest and highest relative average loss payments per insured vehicle year during their first two years of availability. The average loss payment per insured vehicle year combines claim frequency and average loss payment per claim and thus accounts for not only how often collision claims are made but also the magnitude of such claims. The vehicles listed in Table 1 were taken from the 241 individual 1989 vehicle series that had more than 1,000 insured vehicle years of exposure. Vehicle series with the greatest exposure have the most reliable results. The standardized results for all 1989 vehicles combined were 9.4 for claim frequency, $2,213 for average loss payment per claim, and $208 for average loss payment per insured vehicle year. The results are shown in relative terms, with 100 representing the average for all passenger cars combined.

All of the 13 vehicles with the best overall collision coverage results are domestic models and twelve of these are classified as large vehicles. Ten are passenger vans or station wagons. Their results are approximately 40 percent below (better than) the overall result for all 1989 models combined.

Most of the cars with the worst overall collision coverage results are sports or luxury or small two-door models and most are European imports. Five BMW models, primarily because of their high average loss payments per claim, are included among the vehicles with the worst collision results.

Detailed collision coverage results for all 1989 model year passenger cars with at least 1,000 insured vehicle years of exposure are given in Table 2. The values displayed are total exposure, measured in insured vehicle years, and relative values for three loss categories: claim frequency per 100 insured vehicle years, average loss payment per claim, and average loss payment per insured vehicle year. The value 100 corresponds to the average result for all passenger cars in each loss category. The individual series are listed in ascending sequence of the relative average loss payment per insured vehicle year within each size and body style subgroup.

Similar results for 1989 model vans, pickups, and utility vehicles are presented in Table 3.

Table 1
Relative Average Loss Payments Per Insured Vehicle Year for 1989 Model Year Passenger Cars With the Best and Worst Collision Coverage Results*

Best Results				Worst Results			
Make/Series	Body Style	Size	Result	Make/Series	Body Style	Size	Result
Chevrolet Astro Van	P.V.	Large	53	Porsche 944 Coupe	Sp.	Small	289
Plymouth Grand Voyager	P.V.	Large	54	Plymouth Conquest	2Dr.	Small	286
Dodge Caravan	P.V.	Large	56	BMW 735/750iL	Lux.	Large	258
Chevrolet Caprice	4Dr.	Large	57	BMW 325i 2D	Lux.	Midsize	222
GMC Safari Van	P.V.	Large	57	BMW 735i	Lux.	Large	215
Plymouth Voyager	P.V.	Large	58	Jaguar XJ-S	Lux.	Midsize	198
Dodge Grand Caravan	P.V.	Large	58	BMW 325i Conv.	Lux.	Midsize	190
Chevrolet Caprice	S.W.	Large	60	Mercedes 300SE	Lux.	Large	186
Pontiac Safari	S.W.	Large	60	Isuzu Impulse	2Dr.	Small	185
Ford Extended Aerostar	P.V.	Large	62	Chevrolet Corvette	Sp.	Small	183
Dodge Dynasty	4Dr.	Midsize	62	BMW 325i 4D	Lux.	Midsize	179
Ford Crown Victoria	4Dr.	Large	63	Peugeot 405	4Dr.	Midsize	179
Ford Aerostar	P.V.	Large	64	Volkswagen Jetta	2Dr.	Small	176

P.V. = Passenger Van; S.W. = Station Wagon; Sp. = Sports; Lux. = Luxury
* 100 represents the average for all 1989 passenger cars ($208)

Table 2: 1989
Insurance Losses, Collision Coverages
1989 Models - Passenger Cars

Make	Series	Total Exposure (Insured Vehicle Years)	Relative Claim Frequency	Relative Average Loss Payment Per Claim	Relative Average Loss Payment Per Insured Vehicle Year
All	All	5,217,013	100 = 9.4	100 = $2,213	100 = $208
		SMALL CARS			
Two-Door Models		862,624	121	104	126
Subaru	Justy	8,778	92	101	93
Subaru	Justy 4WD	1,819	99	94	93
Honda	Civic	37,852	107	87	94
Mazda	323	21,154	96	100	96
Subaru	DL/GL	1,100	107	91	98
Toyota	Tercel	57,246	121	84	102
Plymouth	Colt	14,396	108	98	106
Mercury	Tracer	15,168	105	101	107
Mitsubishi	Precis	5,482	111	96	107
Ford	Festiva	30,252	108	101	109
Hyundai	Excel	33,924	122	90	110
Plymouth	Sundance	17,552	126	88	111
Volkswagen	Golf	4,727	109	103	112
Dodge	Colt	17,853	110	105	115
Chevrolet	Spectrum	11,758	117	99	116
Dodge	Shadow	16,231	136	86	117
Ford	Escort	101,507	115	103	119
Volkswagen	Fox	8,985	116	107	124
Daihatsu	Charade	5,227	112	115	129
Toyota	Corolla	19,532	130	100	130
Subaru	GL 4WD	1,254	105	123	130
Geo	Metro	14,540	133	99	132
Mitsubishi	Mirage	2,220	127	105	133
Ford	Probe	118,245	116	114	133
Mazda	MX-6	28,350	108	123	133
Nissan	Pulsar	13,087	147	91	134
Nissan	Sentra	68,723	128	105	134
Pontiac	Lemans	16,778	136	104	141
Volkswagen	GTI	1,229	131	107	141
Subaru	XT Coupe	2,475	150	95	143
Toyota	Celica	31,864	141	101	143
Toyota	Celica Conv	3,950	135	112	151

Table 2: 1989 (cont'd)
Insurance Losses, Collision Coverages
1989 Models - Passenger Cars

Make	Series	Total Exposure (Insured Vehicle Years)	Relative Claim Frequency	Relative Average Loss Payment Per Claim	Relative Average Loss Payment Per Insured Vehicle Year
		SMALL CARS (cont'd)			
Volkswagen	Cabriolet	4,652	120	126	151
Saab	900 Conv	1,626	107	142	152
Acura	Integra	27,150	136	112	153
Dodge	Daytona	39,496	137	114	156
Isuzu	I-Mark	2,021	129	123	158
Suzuki	Swift	2,237	146	110	161
Subaru	XT Coupe 4WD	2,228	140	114	161
Nissan	240SX	37,229	144	113	163
Saab	900	6,358	121	144	175
Volkswagen	Jetta	1,231	140	126	176
Isuzu	Impulse	1,702	164	113	185
Plymouth	Conquest	2,222	198	144	286
Four-Door Models		503,203	109	96	105
Toyota	Corolla 4WD	1,273	82	89	73
Plymouth	Horizon	20,960	98	83	82
Toyota	Tercel	1,030	111	79	88
Dodge	Omni	20,255	101	88	89
Ford	Escort	46,477	94	100	94
Subaru	GL 4WD	1,891	88	107	95
Toyota	Corolla	78,947	98	99	97
Honda	Civic	71,139	113	88	100
Plymouth	Sundance	21,496	114	87	100
Dodge	Shadow	19,362	118	86	101
Subaru	DL/GL	7,373	106	97	103
Mazda	323	26,786	97	108	105
Mercury	Tracer	6,993	97	113	110
Volkswagen	Fox	6,132	118	95	111
Chevrolet	Spectrum	12,677	116	96	112
Hyundai	Excel	57,863	129	87	113
Mitsubishi	Precis	1,605	128	89	114
Nissan	Sentra	26,703	114	103	116
Volkswagen	Golf	4,673	121	98	118
Isuzu	I-Mark	2,650	113	105	118
Eagle	Summit	13,058	113	108	121
Acura	Integra	4,621	114	107	122
Geo	Metro	3,948	126	98	124
Pontiac	Lemans	9,061	131	96	125

Table 2: 1989 (cont'd)
Insurance Losses, Collision Coverages
1989 Models - Passenger Cars

Make	Series	Total Exposure (Insured Vehicle Years)	Relative Claim Frequency	Relative Average Loss Payment Per Claim	Relative Average Loss Payment Per Insured Vehicle Year
		SMALL CARS (cont'd)			
Mitsubishi	Mirage	6,449	127	101	128
Volkswagen	Jetta	23,544	124	110	135
Saab	900	4,718	106	131	139
Station Wagons/Passenger Vans		63,913	85	99	84
Honda	Civic	6,362	79	90	72
Honda	Civic 4WD	1,220	92	81	75
Toyota	Corolla 4WD	3,411	84	90	76
Ford	Escort	12,436	78	98	76
Mercury	Tracer	4,316	79	97	76
Toyota	Corolla	7,827	88	90	79
Plymouth	Colt	1,850	74	113	84
Nissan	Sentra	1,475	92	95	88
Subaru	DL/GL	4,727	91	101	92
Volkswagen	Fox	1,073	85	110	93
Subaru	DL/GL 4WD	10,611	79	120	94
Toyota	Van	2,407	113	84	95
Dodge	Colt	1,982	88	108	95
Sports Models		65,403	117	131	152
Cadillac	Allante Conv	1,204	80	87	70
Mazda	RX-7 Conv	1,170	110	68	75
Chrysler	TC Conv	1,097	79	133	105
Buick	Reatta	3,569	82	148	121
Mercedes	560SL Conv	4,051	55	222	122
Mazda	RX-7	3,265	122	114	138
Honda	Civic CRX	27,245	149	96	143
Chevrolet	Corvette Conv	4,259	71	207	147
Nissan	300ZX	1,920	116	129	149
Toyota	MR2	2,975	141	110	154
Porsche	911 Targa/Cabriolet	1,272	41	408	166
Chevrolet	Corvette	9,201	83	222	183
Porsche	944 Coupe	1,475	103	282	289

Table 2: 1989 (cont'd)
Insurance Losses, Collision Coverages
1989 Models - Passenger Cars

Make	Series	Total Exposure (Insured Vehicle Years)	Relative Claim Frequency	Relative Average Loss Payment Per Claim	Relative Average Loss Payment Per Insured Vehicle Year
		MIDSIZE CARS			
Two-Door Models		677,419	109	98	107
Buick	Century	2,926	76	91	69
Plymouth	Reliant	1,745	77	97	75
Dodge	Aries	1,615	89	89	79
Oldsmobile	Cutlass	42,515	101	85	86
Oldsmobile	Cutlass Ciera	5,493	81	110	89
Pontiac	Grand Prix	64,898	98	93	91
Buick	Regal	41,245	103	88	91
Ford	Tempo	11,848	102	90	91
Pontiac	Grand Am	78,789	95	101	96
Buick	Skylark	7,669	100	99	99
Mercury	Topaz	3,432	111	89	100
Oldsmobile	Calais	32,156	104	101	105
Chevrolet	Cavalier Conv	5,088	102	108	110
Buick	Skyhawk	3,945	123	91	111
Pontiac	Sunbird	38,345	115	98	112
Chevrolet	Cavalier	108,458	114	98	112
Chrysler	LeBaron	20,604	112	104	116
Chrysler	LeBaron Conv	22,748	104	113	118
Honda	Accord	53,988	117	103	120
Honda	Prelude	37,644	127	99	126
Chevrolet	Beretta	89,890	127	102	129
Merkur	XR4Ti	1,333	116	121	140
Pontiac	Sunbird Conv	1,027	137	108	148
Four-Door Models		1,382,690	90	97	87
Dodge	Dynasty	39,913	67	93	62
Plymouth	Acclaim	30,000	77	85	66
Buick	Century	58,469	78	87	68
Dodge	Aries	15,086	76	92	70
Dodge	Spirit	24,413	78	92	72
Plymouth	Reliant	16,760	82	88	72
Chevrolet	Celebrity	53,402	82	89	72
Oldsmobile	Cutlass Ciera	84,267	72	102	74
Toyota	Camry	132,550	83	94	79
Ford	Tempo	84,368	87	90	79